

| Information to identify the case:                            |                         |             |           |                                |                    |
|--|-------------------------|-------------|-----------|--------------------------------|--------------------|
| Debtor 1   | <b>Maria P. Sanchez</b> |             |           | Social Security number or ITIN | <b>xxx-xx-8624</b> |
|  | First Name              | Middle Name | Last Name | EIN                            | __-____-           |
| Debtor 2   |                         |             |           | Social Security number or ITIN | ____-              |
| (Spouse, if filing)  | First Name              | Middle Name | Last Name | EIN                            | __-____-           |
| United States Bankruptcy Court <b>District of New Jersey</b> |                         |             |           |                                |                    |
| Case number: <b>11-24991-KCF</b>                             |                         |             |           |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria P. Sanchez

8/5/16

By the court: Kathryn C. Ferguson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Maria P. Sanchez  
 Debtor

Case No. 11-24991-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 75

Date Rcvd: Aug 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2016.

db +Maria P. Sanchez, 36 Walter Drive, Jackson, NJ 08527-3418  
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 511985178 +AES/PHEAA, P.O. Box 2461, Harrisburg, PA 17105-2461  
 511985186 +Bill Me Later, P.O. Box 5018, Timonium, MD 21094-5018  
 513598378 +Capital One Bank (USA), N.A., P.O. Box 12907, Norfolk, VA 23541-0907  
 512250566 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 512197363 +ETrade, P.O. Box 23356, Pittsburgh, PA 15222-6356  
 511985203 +ETrade Card, 671 N. Glebe Rd, 11th Fl, Arlington, VA 22203-2120  
 511985204 +Edfinancial Services, P.O. Box 36014, Knoxville, TN 37930-6014  
 512027569 +Edfinancial Services on behalf of ASA, American Student Assistance,  
 100 Cambridge St., Suite 1600, Boston, MA 02114-2567  
 512079255 +First Financial FCU, c/o Michael R. DuPont, Esq., PO Box 610, Red Bank, NJ 07701-0610  
 512165615 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 511985213 ++INFIBANK NA, C O FNCCC, 1620 DODGE ST SC 3106, OMAHA NE 68197-0001  
 (address filed with court: NextCard, P.O. Box 922968, Norcross, GA 30010)  
 511985212 +Midland Mortgage, P.O. Box 26648, Oklahoma City, OK 73126-0648  
 511985216 +RBS Card Services, P.O. Box 18204, Bridgeport, CT 06601-3204  
 511990626 +RBS Citizens Bank, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359  
 511985220 +Staples, c/o Northland Group, P.O. Box 390846, Edina, MN 55439-0846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 05 2016 22:40:30 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 05 2016 22:40:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 intp +EDI: BASSASSOC.COM Aug 05 2016 22:35:00 HSBC BANK NEVADA, NA, Bass & Associates,  
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
 cr +EDI: OPHSUBSID.COM Aug 05 2016 22:34:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 511985182 +EDI: CITICORP.COM Aug 05 2016 22:34:00 AT&T Universal, P.O. Box 6500,  
 Sioux Falls, SD 57117-6500  
 511985179 +EDI: CHASE.COM Aug 05 2016 22:34:00 Amazon.com/Chase, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 511985180 +EDI: AMEREXPR.COM Aug 05 2016 22:34:00 American Express, Correspondence Address,  
 P.O. Box 6618, Omaha, NE 68106-0618  
 512135463 EDI: BECKLEE.COM Aug 05 2016 22:33:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512068079 EDI: BANKAMER2.COM Aug 05 2016 22:34:00 FIA Card Services, NA as successor in interest to,  
 Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102  
 511985183 +EDI: BANKAMER.COM Aug 05 2016 22:34:00 Bank of America, P.O. Box 15026,  
 Wilmington, DE 19850-5026  
 511985187 EDI: CAPITALONE.COM Aug 05 2016 22:34:00 Capital One, Bankruptcy Dept, P.O. Box 5155,  
 Norcross, GA 30091  
 512244474 EDI: RESURGENT.COM Aug 05 2016 22:34:00 CR Evergreen II, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 512377560 +EDI: OPHSUBSID.COM Aug 05 2016 22:35:00 Candica, L.L.C., c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 513290640 +EDI: BASSASSOC.COM Aug 05 2016 22:35:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 511985189 +EDI: CHASE.COM Aug 05 2016 22:34:00 Chase Bank, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 512106394 EDI: CHASE.COM Aug 05 2016 22:34:00 Chase Bank USA, N.A., PO Box 15145,  
 Wilmington, DE 19850-5145  
 511985194 +EDI: CITICORP.COM Aug 05 2016 22:34:00 Citi Cards, P.O. Box 6077,  
 Sioux Falls, SD 57117-6077  
 511985198 +EDI: CITICORP.COM Aug 05 2016 22:34:00 Citibank, P.O. Box 6500,  
 Sioux Falls, SD 57117-6500  
 511985201 EDI: DISCOVER.COM Aug 05 2016 22:34:00 Discover, P.O. Box 30943,  
 Salt Lake City, UT 84130  
 511985200 +EDI: HFC.COM Aug 05 2016 22:34:00 Direct Merchants Bank, Cardmember Svc Ctr,  
 P.O. Box 5251, Carol Stream, IL 60197-5251  
 511996383 EDI: DISCOVER.COM Aug 05 2016 22:34:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 512615206 +EDI: RESURGENT.COM Aug 05 2016 22:34:00 East Bay Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 512212715 EDI: RECOVERYCORP.COM Aug 05 2016 22:33:00 Equable Ascent Financial, LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 511985205 +E-mail/Text: nculp@firstffcu.com Aug 05 2016 22:41:29 First Financial FCU, P.O. Box 1172,  
 Toms River, NJ 08754-1172  
 513234996 EDI: RMSC.COM Aug 05 2016 22:34:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 75

Date Rcvd: Aug 05, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

511985206 +EDI: RMSC.COM Aug 05 2016 22:34:00 GE Money Bank, P.O. Box 981127,  
El Paso, TX 79998-1127  
512009489 EDI: RESURGENT.COM Aug 05 2016 22:34:00 GE Money Bank, c/o B-Line, LLC, MS 550,  
PO Box 91121, Seattle, WA 98111-9221  
512233582 EDI: RECOVERYCORP.COM Aug 05 2016 22:33:00 Granite Recovery LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
511985207 +EDI: HFC.COM Aug 05 2016 22:34:00 HSBC, P.O. Box 81622, Salinas, CA 93912-1622  
512060027 +EDI: BASSASSOC.COM Aug 05 2016 22:35:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
511985210 +EDI: HFC.COM Aug 05 2016 22:34:00 HSBC/Bose, P.O. Box 81622, Salinas, CA 93912-1622  
512184363 EDI: RESURGENT.COM Aug 05 2016 22:34:00 LNVN Funding LLC its successors and assigns as,  
assignee of Citibank, NA, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
511985211 +EDI: RMSC.COM Aug 05 2016 22:34:00 Lowe's, Attn: Bankruptcy Dept., PO Box 103104,  
Roswell, GA 30076-9104  
513572365 EDI: AIS.COM Aug 05 2016 22:33:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
512762291 +E-mail/Text: bknotice@ncmlc.com Aug 05 2016 22:40:39 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
512899969 +EDI: OPHSUBSID.COM Aug 05 2016 22:35:00 Oak Harbor Capital III, LLC,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
512283199 EDI: PRA.COM Aug 05 2016 22:33:00 Portfolio Recovery Associates, PO Box 41067,  
Norfolk VA 23541  
512208923 EDI: PRA.COM Aug 05 2016 22:33:00 Portfolio Recovery Associates, LLC, c/o Citibank,  
PO Box 41067, Norfolk VA 23541  
512182801 EDI: PRA.COM Aug 05 2016 22:33:00 Portfolio Recovery Associates, LLC, c/o Hsbc,  
PO Box 41067, Norfolk VA 23541  
512185320 EDI: PRA.COM Aug 05 2016 22:33:00 Portfolio Recovery Associates, LLC,  
c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541  
512185290 EDI: PRA.COM Aug 05 2016 22:33:00 Portfolio Recovery Associates, LLC, c/o Sams Club,  
POB 41067, Norfolk VA 23541  
513881671 +EDI: PRA.COM Aug 05 2016 22:33:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513881670 +EDI: PRA.COM Aug 05 2016 22:33:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
511985214 +EDI: RMSC.COM Aug 05 2016 22:34:00 Paypal/GEMB, P.O. Box 981064, El Paso, TX 79998-1064  
511985215 +EDI: RMSC.COM Aug 05 2016 22:34:00 QVC, P.O. Box 981402, El Paso, TX 79998-1402  
513234997 EDI: RECOVERYCORP.COM Aug 05 2016 22:33:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
511985217 +EDI: WFNBNB.COM Aug 05 2016 22:34:00 Roaman's, P.O. Box 182782, Columbus, OH 43218-2782  
511985218 +EDI: RMSC.COM Aug 05 2016 22:34:00 Sam's Club, P.O. Box 981064, El Paso, TX 79998-1064  
511985219 +EDI: SEARS.COM Aug 05 2016 22:34:00 Sears, P.O. Box 6924, The Lakes, NV 88901-6924  
511997628 +E-mail/Text: bncmail@w-legal.com Aug 05 2016 22:40:39 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
511985222 +EDI: TDBANKNORTH.COM Aug 05 2016 22:34:00 TD Bank, P.O. Box 84037,  
Columbus, GA 31908-4037  
511985221 +EDI: WTRRNBNB.COM Aug 05 2016 22:34:00 Target, Bankruptcy Dept, P.O. Box 1327,  
Minneapolis, MN 55440-1327  
513895111 +EDI: OPHSUBSID.COM Aug 05 2016 22:34:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132, Vanda, LLC,  
c/o Weinstein & Riley, P.S.  
511985224 +EDI: RMSC.COM Aug 05 2016 22:34:00 Wal-Mart, P.O. Box 981064, El Paso, TX 79998-1064  
511985225 +EDI: WFNBNB.COM Aug 05 2016 22:34:00 Woman Within, Bankruptcy Dept, P.O. Box 182125,  
Columbus, OH 43218-2125  
512019773 EDI: Q3G.COM Aug 05 2016 22:35:00 World Financial Network National Bank,  
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788  
513853260 +EDI: BASSASSOC.COM Aug 05 2016 22:35:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
512204467 EDI: ECAST.COM Aug 05 2016 22:34:00 eCAST Settlement Corporation assignee of Citibank,  
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 58

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

512316629 MidFirst Bank c/o Zucker Goldberg & Ackerman 200 S  
511985223 Thomson Witzigman  
511985192\* +Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298  
511985196\* +Citi Cards, P.O. Box 6077, Sioux Falls, SD 57117-6077  
511985197\* +Citi Cards, P.O. Box 6077, Sioux Falls, SD 57117-6077  
512250567\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
512250581\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
513574515\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
512309207\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)  
513150346\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
NORFOLK, VA 23541)

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 75

Date Rcvd: Aug 05, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

TOTALS: 2, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 07, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kenneth S. Jannette on behalf of Creditor Vanda, LLC ken.jannette@gmail.com  
Steven J. Abelson on behalf of Debtor Maria P. Sanchez sjaesq@atrbklaw.com, atrbk1@gmail.com  
TOTAL: 6